

BEFORE ALLAN L. MCVEY, INSURANCE COMMISSIONER
OF THE STATE OF WEST VIRGINIA

In the Matter of:

INDEPENDENCE PET INSURANCE COMPANY (NAIC # 17543)

Administrative Proceeding No. 25-IC-184093

ORDER RESCINDING CIVIL PENALTIES

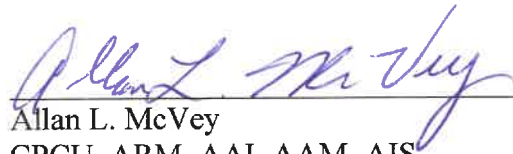
The undersigned, Allan L. McVey, is the Insurance Commissioner (“Commissioner”) of the State of West Virginia, Offices of the Insurance Commissioner (“OIC”) and is charged with enforcing Chapter 33 of the *West Virginia Code*. Independence Pet Insurance Company, a Delaware domiciled insurance company, is licensed to transact the business of accident and sickness, and casualty insurance in the State of West Virginia, pursuant to *West Virginia Code* §§33-3-1 through 33b, under a Certificate of Authority (“COA”) issued by the Insurance Commissioner. Independence Pet Insurance Company is subject to licensing under Article 3, Chapter 33 of the *West Virginia Code*, related legislative rules and the authority of the Commissioner, as a foreign insurance company.

Upon further review, the OIC has determined responses were timely made. Independence Pet Insurance Company sent timely responses on August 27, 2025, September 8, 2025, and December 11, 2025, that were not received due to a technical error. As such, the OIC will rescind the late filing penalties for failing to respond to inquiries from the Offices of the Insurance Commissioner within fifteen (15) days in violation of W.Va. Code R. § 114-14-5.2.

It is, therefore, **ORDERED** that the civil penalty in the amount of One Thousand Dollar (\$1,000.00) be, and it is, hereby, rescinded against Independence Pet Insurance Company, for the aforesaid violations. The Order entered on 12th of January 2025 assessing the One Thousand Dollar (\$1,000.00) penalty is hereby **VACATED**. If the company has already paid the penalty, the company should contact the OIC to seek a refund.

Pursuant to the *West Virginia Code* §33-2-13, should Independence Pet Insurance Company feel aggrieved by this Order, it may make a written demand to the Commissioner for a hearing in this matter. Such a demand shall specify the grounds to be relied upon as a basis for the relief to be requested at the hearing.

ENTERED this 9th day of February 2026.



Allan L. McVey
CPCU, ARM, AAI, AAM, AIS
Insurance Commissioner